

The  
Mathematics  
Of  
Retirement



## Praise For *The Mathematics Of Retirement*

“Rooted in integrity, life experience, and a genuine respect for personal purpose, this book brings both clarity and heart to retirement planning. Shaped by a life lived across cultures, Reid offers thoughtful guidance, reminding readers that financial decisions are ultimately about people, purpose and the stories that shape us.”

—**Lt Col Dan Rooney**, Founder of Folds of Honor, Speaker,  
and Author of *Fly Into The Wind* and *A Patriots Calling*

“Having known Reid since 2011, I have come to value his commitment to his more than 2,000 clients and community. The son of immigrants, he is The American Dream. I have watched him build a company with more than 20 team members serving families in California and Arizona.

And, he has helped these retirees while balancing a strong home life. The father of three, two of his and Smyrna’s children have interned here at Advisors Excel. Safeguard is becoming a generational retirement planning firm.

Being a numbers nerd myself, I was drawn to this book. *The Mathematics Of Retirement* uses Reid’s love of chess as a metaphor for utilizing measured and logical moves to develop retirement plans. Like Reid, this book is worth your time and attention.”

—**David Callanan**, Co-Founder of Advisors Excel

“At its heart, this book is about the power of personal stories and how Reid’s disciplined planning approach offers the best opportunity for a long and secure retirement.

As a chess player, Reid is a planner by nature. Nothing is left to chance.

Thoughtful is the word I most associate with my colleague of more than a decade.

Want to find out about a person’s true character and attitudes? Spend personal time with them. Our two families have travelled together for years. When no one is around, I have found Reid to be just as committed to his thousands of clients as he is when visiting with them in the Safeguard offices.

I am excited about this book. It has been a long time coming and is very readable. Enjoy.”

—**Cody Foster**, Co-Founder of Advisors Excel

“*The Mathematics Of Retirement* approaches retirement planning with the mindset of thinking several moves ahead, framing retirement as a long-term process rather than a single decision. From the opening moves of wealth building to the endgame of financial preservation, this book presents retirement as a series of intentional choices made over time.

It emphasizes that retirement is not just about money, but about sustaining a lifestyle, protecting a legacy, and planning with a gambit from the earliest stages of life through career checkmate. What you hold is more than a guide; it’s a clear, thoughtful companion for building a secure, meaningful, and well-lived retirement.”

—**Robert A. Boyd, II**, COO of Tyler Perry Studios

The  
Mathematics  
*Of*  
Retirement

How To Safeguard  
Your Future

REID ABEDDEEN



# The Mathematics Of Retirement

## How To Safeguard Your Future

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*Without the element of enjoyment,  
it is not worth trying to excel at anything.*  
CHESS GRANDMASTER MAGNUS CARLSEN

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## Dedication

*To my parents, Dr. Mustafa Abedeen and Dr. Hikmat Alshaibi,  
whose sacrifices and commitment to education taught me  
to think boldly, plan wisely, and care deeply.  
Everything I do—including this book—began with you.*



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## PREFACE

# Are You Making Bad Retirement Gambits?

I love the game of chess. The game is full of real-life applications. A game of chess often begins with a gambit, a move designed to gain an advantage. The word “gambit” comes from an Italian expression, *dare il gambetto* (to put a leg forward in order to trip someone).<sup>1</sup> A gambit is meant to throw your opponent off their game from the start. That’s the goal: to start out strong, even sacrificing a piece, for an advantage later on in the game. But gambits can be risky, and sometimes you are tripping up nobody but yourself.

Opening gambits—perhaps the first ten moves in a chess game—are the subject of countless books. You might do an Indian opening, which is a very defensive play. Or you might do the London opening, which creates many possibilities for subsequent moves. You might do a Queen’s gambit where you’re taking a big risk, but the payoff could be enormous.

The same is true for your financial plan.

When you are playing chess, there's an opponent, and the opponent sees the moves you make, and does things to disrupt your plan, counter it, and take advantage. That's why you just can't set up a gambit and forget it. I use the chess analogy for this reason. It's an interactive sport. It's a mental game, and you must stay in the game mentally to win.

With that in mind, here are ten bad gambits I see retirees consistently making, and most do not know if the odds are in their favor. Where do you stand on these ten gambits:

1. *Are you taking too much risk?* Risk isn't one-size-fits-all. What's appropriate depends on your stage of life and your personal tolerance for market swings. As you shift from accumulating assets to drawing income, your approach should evolve to reflect your needs and protect what you've built.
2. *Are you employing a strategy contingent on being in a lower tax bracket in retirement?* Taxes are our largest expense every single year. And in the future, they are likely to go up, not down.
3. *Are you paying too much in fees?* Rarely do the people we talk to at our company, Safeguard Investment Advisory Group, have an accurate sense of how much they pay in fees. They don't always show up on their statements. It is a bad bet to just trust and not verify.
4. *Are you skipping a Roth conversion?* No matter what stage of life you are in, you should be considering converting. If you are wagering that your tax bracket will be lower in retirement, you might be losing that bet. Maybe it is time to

bet on higher taxes by moving that 401(k) and IRA money into a Roth account. You can pay the tax man a little now, or you can pay the tax man a lot down the road.

5. *Are you working a plan closely tied to the stock market?* Minimize the impacts of eventual stock market dives. Don't bet your income plan on stocks or even index mutual funds. Remember when the market dropped 30 percent in March of 2020 and 50 percent in the Great Recession of 2007–2009?
6. *Are you ignoring a long-term care plan?* Betting you won't need long-term care could jeopardize your plans if you or your spouse becomes sick.
7. *Are you hoping loved ones are accounted for?* Make sure your assets will be properly transferred to loved ones if you do not spend them all.
8. *Are scammers and identity thieves eyeing you as a target?* The answer is always “yes.”
9. *Are you using a cookie-cutter financial plan?* Many feel a typical plan will suit their needs, and there is no need to invest time or resources in a customized plan. One-size-fits-all may work for sweatshirts and bathrobes, but not for retirement plans.
10. *Are you ignoring financial future trends?* Ignoring future trends may be one of the most expensive gambits of all. Economic cycles, tax policy, inflation, longevity, and technology are constantly evolving, and these shifts directly impact retirees. Staying informed—and adjusting your

plan as conditions change—helps ensure your financial strategy isn't built for yesterday's world.

If you are not addressing these ten gambits, chances are your retirement planning is going to be incomplete.

Of course, if you don't make any moves, you are not in the game. So, how do you start strong and play the game well to win the chess game of retirement?

## **Your Best Moves For Retirement**

When I was growing up, my father used to always win when he played me at chess. Don't feel sorry for me; those are the fondest memories of my life. We first started playing chess when I was five years old. Not to say I was competitive, but I wanted to beat him every time.

This book covers what we call *The Safeguard Planning Playbook™*.

The first move is to manage your level of risk. Risk is an important part of the game, and you need to understand it.

Move number two: Are you factoring in taxation? The biggest expense you will have in retirement will likely be taxes. So you need a game plan for Uncle Sam.

Move number three: How much are you paying in fees? The dirty little secret of the financial industry is hidden fees. The financial industry is marvelous at hiding and disguising fees.

Move number four: Are you considering Roth conversions? There is a miracle opportunity in the tax code, and it is not the 401(k)

or the IRA; it is the Roth, and you need to understand how to use it in your game plan.

Move number five: Make sure to have income streams separate from the market. The stock market can be a roller coaster ride, and that is no fun. You want a retirement income that is not dependent on the ups and downs of the market.

Move number six: Do you have a long-term care plan? It's sad to say that many of us are going to need long-term care during our retirement years, and many people have just accepted that long-term care insurance is too expensive or is not available. There are solutions to this dilemma.

Move number seven: Are your loved ones accounted for? Mistakes can easily be made when it comes to designating beneficiaries or arranging affairs when you pass on.

Move number eight: Have you protected yourself from scammers and identity thieves? It's one thing to make money, it's another thing to accumulate the money, and it's another thing altogether to keep the money. There are bad people out there who are clever and sophisticated, and they want to steal your money. You need to protect yourself. If I can make an analogy, the bank has security for a reason. They don't leave the safes open. The same should be true about your protection from identity theft.

Move number nine: Financial plans are not "set it and forget it." We live in a volatile world. There's uncertainty. There is change, and there are new discoveries and great innovations. All of this

requires you to adjust your game plan as you play the retirement game of chess.

Move number ten: Monitor the financial future trends. Again, you need to educate yourself. You need to be a student of the game. You need to know where the economy, politics, and science are headed so that you can adjust to play to win.

### **Advisor As Advocate**

What is the role of a financial advisor? Is it to sell you a product transactionally? You can walk into any bank, brokerage, or insurance agency for a variety of financial products, and you may or may not get advice along with opening that account or purchasing that financial product.

In this book, I use what I have learned from chess as a metaphor for making the right moves and decisions for retirement. For a moment, indulge me in another sports metaphor. I have a love-hate relationship with golf. I love the game, but I am terrible at it. Recently, I went to the Farmers Insurance Open at Torrey Pines with my wife and kids. Watching the pros in person was a real treat, but what I really paid attention to were the caddies.

One thing I noticed was the communication between the caddy and the professional golfer. Think for a moment about these pro golfers: They can hit the ball better than any caddy, they have strengthened their game over a lifetime to get to this elite level, and they rigorously study every course they play. Why do they need a caddy other than to hold the bag, clean the clubs, and make sure the pro stays hydrated?

Based on what I witnessed, the caddy plays a crucial advisory role. I listened to caddies suggesting where to hit the ball, making note of danger areas ahead and how to avoid them. They paid attention to wind, trees, and bunkers to keep the golfer composed and focused on the shot. I heard caddies say things like, “OK, hit the ball smooth and clean,” motivating the golfer to stay on track.

What does this all have to do with you? If these professional golfers need an advisor, no matter how money savvy you may consider yourself, everyone can use the outside perspective of someone who also knows the game intimately. Why would you not choose the right advisor to guide you through challenging times, keep you on track to accomplish your vision, and gain the outcomes you are looking for?

I have played golf with a caddy a few times in my life at courses that required it. The caddy would tell me to hit it to the right, and of course, I'd hit it to the left. He'd say, “Hit it left,” and naturally, I'd hit it to the right. Around the fifth tee, I noticed that the caddy now understood how I actually play golf. They adjusted their advice based on my abilities.

I want you to find the right advisor to make sure that you do not fall into any traps that I have seen over and over and over again. A pro does not always play golf in seventy-two-degree weather with blue skies and no wind.

The question I pose to you: Do you want a transactional relationship with a financial institution—someone you don't know well who cleans your clubs and hands you a putter? Or do you want a relationship with an advisor who knows your goals and is guiding

you through retirement, making sure you are aware of what you need to consider so you can enjoy this time in your life?

## **Advocacy: Beyond Knowing The Tools**

Having someone who knows what tool to use—whether golf clubs or financial instruments—is just the beginning, at least the way I practice financial advisement.

Once, my wife, Smyrna, and I were thinking about remodeling our home.

Smyrna is a caring, genuine human being who balances me out much better than I could ever envision. I can't imagine anyone else tolerating me for this long because of how my brain works and my wiring, which is not all positive. We started dating in 1994, so I've known her for thirty-two years. Clearly, we have stuck together for a long time.

For the home remodel, Smyrna and I met with our interior decorator, who helped us interview three contractors. We were looking at the same scope of work with all three. Among the choices to be made were appliances. One of the contractors (spoiler alert: we did not choose him) said he'd order all of the appliances. So far, so good. Then he said, "Of course, I'll have to upcharge you."

I replied, "Well, you don't *need* to." The interior designer, Lauren, spoke up and told us she would order the appliances, no markup needed.

She understood. She was our advocate. I wanted someone to look out for me. I wanted to make sure that while my wife and I were

not on-site, someone was looking out for what we were trying to accomplish. That's what Lauren provided for us.

In my work, I've always tried to practice advocacy on behalf of my clients and potential clients.

Early in my career, I worked with so many people who were just out to make the sale. The process was transactional and nothing more. I was determined to find another way. That's why my approach is advocacy. I want to give people the knowledge to make informed decisions. Maybe my services are a good fit, maybe not. But I am building a relationship of trust—of real advocacy—so if or when the time comes, people know I have their best interests in mind.

Becoming educated about the topics covered in this book is incredibly important as you navigate your way through your retirement years. The best chess players are lifelong learners. You should take the same approach to your financial literacy.

This book is influenced by my incredible clients, from whom I am always learning. Also, my thoughts and implementation have been influenced by Eugene Fama, the Nobel Prize-winning economist and Robert R. McCormick Distinguished Service Professor of Finance at the University of Chicago Booth School of Business. In a talk I listened to recently, Fama said, "There is always going to be noise. Your role as an advisor is to understand the person you are working with and help them think beyond the noise."

Politics creates noise. Feds raising or lowering interest rates creates noise. War, crime, and everything beyond your control creates noise that will distract you. My goal in this book is to make sure you

understand that the noise does not mean you should dismantle everything. Sadly, that's exactly what happened to my father, which I will detail later in this book.

PART I

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**The Opening:  
Avoid Financial Disasters**







## CHAPTER ONE

# Why Your Story Matters When Planning For Retirement

*The worst enemy of the strategist is the clock.*

GRANDMASTER GARY KASPAROV

**D**o you have a plan A for retirement? Do you have a plan B? This book will educate you about both.

In many ways, this book is a love letter to my parents and their love of education. In my own way, I have become an educator. My mission is to educate families about the possibilities of a happy retirement.

Both of my parents focused their whole lives on education. My mother became a medical doctor in a time in Iraq when women didn't become doctors. She was not the type of lady who was just going to settle down and do what other people would tell her to do with her life. Education was her key to a better life. She went to Istanbul to attend medical school because she was not going

to just settle and be a housewife. My mom bucked the system, which I loved.

My father grew up very poor. To escape poverty, he focused his attention on education. When we first came to the United States, he got his PhD, which demonstrated that, like a great chess player, he was planning way ahead.

Education was the plan A for my parents, but they always had a plan B to protect the family. When we returned from the United States to Iraq, and a war broke out with Iran, they put plan B into action. They had planned ahead, applied for my mother to get her PhD, and we ended up in Scotland. I have often reflected that these are the type of people who always thought out a plan B.

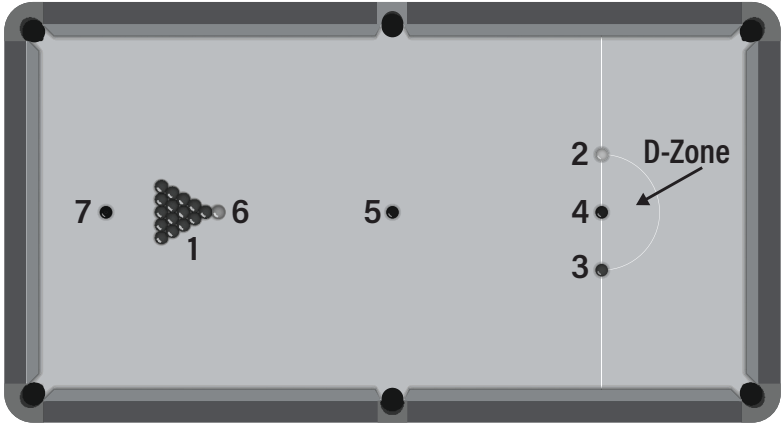
I've focused my whole career on understanding what it took for my parents to protect their family with their plan A and plan B. Their disciplined approach required a great deal of time, effort, focus, and attention to detail. To safeguard your retirement, the same is needed. This book is to help you with your plan A and your plan B.

## **Hardwired For Math**

Often, people ask me how I got into this business. What made me jump into financial planning? The roots of my interest go back to childhood.

The interest started with chess, but I also see math in everything. For instance, I started playing snooker when I lived in England. It is similar to pool, but on a bigger table. There is a points system

correlated to the color of the ball. So red is one point, black is seven points, pink is six, and so on.



The idea is to read the table before hitting the colors and then try to get the most points. It's all math and angles. There is no grid, yet it all looked like a chessboard to me. I'm good at chess and snooker because I can see the math in my head. I am hardwired for it.

I can use math very quickly in my head. For instance, when I see someone who's age sixty-five, and they're spending \$5,000 a month but only bringing in \$4,000, and they've got  $X$  amount of dollars, I can reverse engineer in my brain, based on their age and everything else, how much extra they will need in retirement. Then I test the numbers with software and help them develop a plan to account for that \$1,000 difference.

But I didn't just jump from chess straight into financial planning.

## **From Math To Financial Math**

I was thirty-five when my father passed away. Part of his money story was how he tried to calculate the markets. In the 1980s, he got hit hard in the markets. In what I can see now as an overreaction to this, he sold everything off. Attempting to recoup those losses, he took additional risks. All of this financial stress meant I saw my parents argue regularly. I didn't understand it back then, but the uncertainty around money created a strain on their relationship.

My father always told me, "Never do anything for money." I learned what he meant as I grew older. He wanted me to earn my own way in life and not allow anyone to give me anything. There might be motives behind a "gift" down the road. This was great advice given by a very smart man. I've often wondered what might have been if he had an advisor to help him navigate after that big loss.

I started my career in banking, but did not find it fulfilling. It seemed to me that banks were limited in their ability to give advice to clients based on the client's total financial picture. It was often about promoting a specific product or course of action that would benefit the bank.

When I started my business, Safeguard Investment Advisory Group, I set out to take a different approach, one not geared toward products on a shelf. We're not focused on an agenda. At Safeguard, our role is to address the client's philosophy. One of the first things that we do is take a very in-depth approach to understanding who you are and how you relate to and feel about money, which is different for everyone. We don't want you to have our vision. We want to address yours.

Our second step is education. We want to educate you on where you stand today to see how that stacks up against your vision and goals.

The third step is to see if there's anything we can do to improve on what you've already accomplished and address that original vision.

So, I wanted to share with you my story of how I got started in the business and what I feel is so important when I advise people moving forward: It's their vision, not anyone else's.

## **Your Story Is Unique. Your Retirement Strategy Should Be Too.**

Your story is important. You've worked hard all your life. Now, you deserve the independent retirement that can help you achieve your "happily ever after." At Safeguard, we work with all kinds of families and individuals, and we help each of them create a retirement strategy that fits their unique needs and lifestyle.

Our business model is simple: Our clients come first. When families and individuals place their trust in us, it's our job to help them make their dream retirement become a reality.

We understand how hard you've worked for your money, We're committed to working just as hard to help you thoughtfully manage risk and pursue your long-term financial goals through disciplined planning.

## **Understanding Your Backstory**

We begin simply by listening to your life story up to this point—let's be honest, no one has gotten to exactly where you are in